

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Silas Daniel Elkins
Staci Marie Elkins
Debtors

Case No. 19-02824-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: pdf002

Page 1 of 2
Total Noticed: 47

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db/jdb +Silas Daniel Elkins, Staci Marie Elkins, 12 Locust Street, Stewartstown, PA 17363-4025
5232102 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5217065 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5217074 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5217067 +Cap1/Justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
5217072 Capital One, N.A., PO Box 71087, Charlotte, NC 28272-1087
5217075 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5217077 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5217078 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5217079 +Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
5217083 +Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5217091 +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
5224633 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5217097 +One Main, 1500 N George Street, Ste 5, York, PA 17404-2050
5217106 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
5217107 +Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
5217108 Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 19 2019 19:55:42
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5217064 +E-mail/Text: ally@ebn.phinsolutions.com Aug 19 2019 19:35:29 Ally Financial,
10909 McCormick Road, Hunt Valley, MD 21031-1401
5217066 +E-mail/Text: bk@avant.com Aug 19 2019 19:36:17 Avant, 222 N. Lasalle Street, Suite 1700,
Chicago, IL 60601-1101
5217068 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:02 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5222614 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:41
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083
5217073 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2019 19:44:41 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
5217076 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 19 2019 19:36:16
Citadel Federal Credit Union, 520 Eagle View Blvd., Exton, PA 19341-1119
5217080 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:50 Comenity Bank/Kay Jewelers,
Po Box 182125, Columbus, OH 43218-2125
5217081 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:50 Comenity Bank/Torrid,
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5217082 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2019 19:35:51
Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5217084 E-mail/PDF: creditonebknotifications@resurgent.com Aug 19 2019 19:43:23 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872
5217085 +E-mail/Text: electronicbkdocs@nelnet.net Aug 19 2019 19:36:05 Dept of Ed / 582 / Nelnet,
Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5219532 E-mail/Text: mrdiscren@discover.com Aug 19 2019 19:35:29 Discover Bank,
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
5217089 +E-mail/Text: mrdiscren@discover.com Aug 19 2019 19:35:29 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
5217093 +E-mail/Text: bncnotices@becket-lee.com Aug 19 2019 19:35:32 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5218698 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 19 2019 19:43:27 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5217094 +E-mail/Text: bk@lendingclub.com Aug 19 2019 19:36:16 Lending Club Corporation,
71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5217096 +E-mail/Text: unger@members1st.org Aug 19 2019 19:36:24 Members 1st, 5000 Louise drive,
Mechanicsburg, PA 17055-4899
5231880 +E-mail/PDF: cbp@onemainfinancial.com Aug 19 2019 19:44:06 OneMain, PO Box 3251,
Evansville, IN 47731-3251
5217098 E-mail/PDF: gecsedri@recoverycorp.com Aug 19 2019 19:43:21 Paypal Credit, PO Box 71202,
Charlotte, NC 28272-1202
5217099 +E-mail/Text: bankruptcyleteam@quickenloans.com Aug 19 2019 19:36:13 Quicken Loans Inc.,
1050 Woodward Avenue, Detroit, MI 48226-1906
5222007 +E-mail/Text: bankruptcyleteam@quickenloans.com Aug 19 2019 19:36:13 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
5217100 E-mail/PDF: gecsedri@recoverycorp.com Aug 19 2019 19:44:42 Synchrony/Wal-Mart,
PO Box 965024, Orlando, FL 32896-5024

District/off: 0314-1

User: LyndseyPr
Form ID: pdf002

Page 2 of 2
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5217101 E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:43:20 Synchrony Networks,
PO Box 965036, Orlando, FL 32896-5036
5217235 +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:44:43 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5217102 +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:44:43 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5217103 +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:43:20 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5217104 +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:43:18 Synchrony Bank/QVC,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5217105 +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2019 19:44:04 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5223131 +E-mail/Text: electronicbkydocs@nelnet.net Aug 19 2019 19:36:05
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,
Lincoln, NE 68508-1911

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5217069* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5217070* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5217071* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5217086* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5217087* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5217088* +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
5217090* +Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5217092* +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
5217095* +Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Stephen Wade Parker on behalf of Debtor 2 Staci Marie Elkins Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
Stephen Wade Parker on behalf of Debtor 1 Silas Daniel Elkins Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
United States Trustee ustpreigion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Silas Daniel Elkins
Staci Marie Elkins

CHAPTER 13
CASE NO. _____

- ORIGINAL PLAN
 AMENDED AMENDED PLAN (Indicate 1st, 2nd,
3rd, etc.)
 Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|--|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$92,700.00, plus other payments and property stated in § 1B below:

| Start mm/yy | End mm/yy | Plan Payment | Estimated Conduit Payment | Total Monthly Payment | Total Payment Over Plan Tier |
|-------------|-----------|--------------|---------------------------|-----------------------|------------------------------|
| 07/19 | 06/24 | 1,545.00 | 0.00 | 1,545.00 | 92,700.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | Total Payments: | \$92,700.00 |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor(s) estimates that a minimum of \$**0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor | Description of Collateral | Last Four Digits of Account Number |
|------------------------------|--|------------------------------------|
| Ally Financial | 2018 Chevrolet Cruz 50 miles | |
| Citadel Federal Credit Union | 2006 Mitsubishi Galant 130,000 miles | 5309 (Paid direct by co-signer) |
| Members 1st | 2006 Chevrolet Cobalt 110,000 miles | 7899 (Paid direct by co-signer) |
| One Main | 2012 Mazda Mazda2 108,000 miles Vehicle: | |
| | 12 Locust Street Stewartstown, PA 17363 Residence: Single family home | |
| Quicken Loans Inc. | Value is appraisal from 2018 | XXXX |

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 202.00 already paid by the Debtor, the amount of \$ 3,798.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

Check one of the following two lines.

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

7. DISCHARGE: (Check one)

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.
 (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

1. Dept of Ed / 582 / Nelnet: All claims by this creditor are for student loans for Debtor Wife. These loans are currently in deferrment and will continue to stay in deferrment throughout the life of this Chapter 13 case. This creditor shall not receive any distribution as stated in paragraph 4 above.

Dated: June 28, 2019/s/ Stephen Wade ParkerStephen Wade Parker 315606

Attorney for Debtor

/s/ Silas Daniel ElkinsSilas Daniel Elkins

Debtor

/s/ Staci Marie ElkinsStaci Marie Elkins

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.